

CREDIT CARD INTEREST RATE REDUCTION SWEEP
NOVEMBER 1, 2012

MATTER NAME	TYPE OF ACTION	MATTER INFORMATION	STATUS	RESPONSIBLE AGENCY	PRESS CONTACT
FEDERAL TRADE COMMISSION ACTIONS					
<i>FTC v. A+ Financial Center, LLC, also d/b/a Accelerated Financial Centers, LLC; Accelerated Accounting Services LLC; Christopher L. Miano; and Dana M. Miano</i>	Civil case alleging violations of the Federal Trade Commission Act, 15 U.S.C. § 45(a), and the Telemarketing Sales Rule, 16 C.F.R. Part 310.	Complaint filed in federal court in the Southern District of Florida on October 23, 2012. Case No. 2:12-CV-14373-DLG (S.D. Fla.).	Temporary restraining order with asset freeze and other equitable relief obtained October 24, 2012.	Federal Trade Commission	Mitchell J. Katz <i>FTC Office of Public Affairs</i> (202) 326-2161 Bikram Bandy <i>Division of Marketing Practices</i> (202) 326-2978
<i>FTC v. Ambrosia Web Design LLC, also d/b/a AWD; Concord Financial Advisors LLC; CAM Services Direct LLC; AFB LLC; Western GPS LLC; Chris Ambrosia; and LeRoy Castine, a/k/a Lee Castine</i>	Civil case alleging violations of the Federal Trade Commission Act, 15 U.S.C. § 45(a), and the Telemarketing Sales Rule, 16 C.F.R. Part 310.	Complaint filed in federal court in the District of Arizona on October 22, 2012. Case No. CV-12-2248-PHX-FJM (D. Ariz.).	Temporary restraining order with asset freeze and other equitable relief obtained October 22, 2012.	Federal Trade Commission	Mitchell J. Katz <i>FTC Office of Public Affairs</i> (202) 326-2161 Jason C. Moon <i>FTC Southwest Region</i> (214) 979-9350
<i>FTC v. The Green Savers, LLC, also d/b/a Elite Services and Advanced Data Solutions; Christopher Adams; and Vikash Jawalapersad, also d/b/a Pavac, Inc.</i>	Civil case alleging violations of the Federal Trade Commission Act, 15 U.S.C. § 45(a), and the Telemarketing Sales Rule, 16 C.F.R. Part 310..	Complaint filed in federal court in the Middle District of Florida on October 22, 2012. Case No. 6:12-CV-1588-ORL-28-DAB (M.D. Fla.).	Temporary restraining order with asset freeze and other equitable relief obtained October 22, 2012.	Federal Trade Commission	Mitchell J. Katz <i>FTC Office of Public Affairs</i> (202) 326-2161 Rozina C. Bhimani <i>FTC Midwest Region</i> (312) 960-5634

MATTER NAME	TYPE OF ACTION	MATTER INFORMATION	STATUS	RESPONSIBLE AGENCY	PRESS CONTACT
<i>FTC v. ELH Consulting, LLC, also d/b/a Proactive Planning Solutions; Purchase Power Solutions, LLC; Allied Corporate Connection, LLC; Complete Financial Strategies, LLC; 3Point14 Consulting, LLC, also d/b/a Elite Planning Group; Key Tech Software Solutions, LLC, also d/b/a Key One Solutions; Emory L. Holley IV, a/k/a Jack Holley; Lisa Miller; Rares Stelea; and Justin Journey</i>	Civil case alleging violations of the Federal Trade Commission Act, 15 U.S.C. § 45(a), and the Telemarketing Sales Rule, 16 C.F.R. Part 310.	Complaint filed in federal court in the District of Arizona on October 22, 2012. Case No. CV-12-2246-PHX-FJM (D. Ariz.).	Temporary restraining order with asset freeze and other equitable relief obtained October 22, 2012.	Federal Trade Commission	Mitchell J. Katz <i>FTC Office of Public Affairs</i> (202) 326-2161 Eleanor Durham <i>FTC Northwest Region</i> (206) 220-6350
<i>FTC v. WV Universal Management, LLC, also d/b/a Treasure Your Success; Global Financial Assist, LLC; Leading Production, LLC; Willy Plancher; and Valbona Toska</i>	Civil case alleging violations of the Federal Trade Commission Act, 15 U.S.C. § 45(a), and the Telemarketing Sales Rule, 16 C.F.R. Part 310.	Complaint filed in federal court in the Middle District of Florida on October 29, 2012. Case No. 6:12-CV-1618-ORL-22-KRS (M.D. Fla.).	Temporary restraining order with asset freeze and other equitable relief obtained October 30, 2012.	Federal Trade Commission	Mitchell J. Katz <i>FTC Office of Public Affairs</i> (202) 326-2161 Michael Milgrom <i>East Central Region</i> (216) 263-3455

MATTER NAME	TYPE OF ACTION	MATTER INFORMATION	STATUS	RESPONSIBLE AGENCY	PRESS CONTACT
STATE PARTNER ACTIONS					
<i>State of Arizona, ex rel. Thomas C. Horne, Attorney General v. ELH Consulting, LLC, also d/b/a Proactive Planning Solutions; Purchase Power Solutions, LLC; Allied Corporate Connection, LLC; Complete Financial Strategies, LLC; 3Point14 Consultants, LLC, also d/b/a Elite Planning Group and First Secure Management; Key Tech Software Solutions, LLC, also d/b/a Key One Solutions; Financial Management Partners, Inc.; Emory L. Holley IV, a/k/a Jack Holley; Lisa Miller; Rares Stelea; Justin Journay; Betsy Valorose; and Eric Pugh</i>	Civil action alleging violations of Arizona's Consumer Fraud Act, Telephone Solicitations Act, and Credit Services Act.	Complaint filed in Arizona Superior Court, County of Maricopa, on October 24, 2012. Case No. CV2012-016058.	In litigation.	Arizona Attorney General	Amy Rezzonico <i>Director of Public Information</i> (602) 542-8019 [office] (602) 708-1465 [cell]

MATTER NAME	TYPE OF ACTION	MATTER INFORMATION	STATUS	RESPONSIBLE AGENCY	PRESS CONTACT
<i>State of Arkansas ex rel. Dustin McDaniel, Attorney General v. Associated Accounting Specialists, Inc.; and William R. Page</i>	Civil case alleging violations of the Telemarketing Sales Rule; Arkansas Consumer Telephone Privacy Act, Ark. Code Ann. § 4-99-401, <i>et seq.</i> ; Arkansas Deceptive Trade Practices Act, Ark. Code Ann. § 4-88-101, <i>et seq.</i> ; and Arkansas Advance Fee Loan Brokerage Act, Ark. Code Ann. § 23-39-401, <i>et seq.</i>	Complaint filed in federal court in the Eastern District of Arkansas. Case No. 4:12-cv-00494-BSM (E.D. Ark.).		Office of the Arkansas Attorney General	Aaron Sadler (501) 682-0517 aaron.sadler@arkansasag.gov
<i>State of Arkansas ex rel. Dustin McDaniel, Attorney General v. Business First Solutions, Inc.; Jonathon Warren; Edward Warren; WV Universal Management, LLC; Valbona Toska; and Willy Plancher</i>	Civil case alleging violations of the Telemarketing Sales Rule; Arkansas Consumer Telephone Privacy Act, Ark. Code Ann. § 4-99-401, <i>et seq.</i> ; Arkansas Deceptive Trade Practices Act, Ark. Code Ann. § 4-88-101, <i>et seq.</i> ; and Arkansas Advance Fee Loan Brokerage Act, Ark. Code Ann. § 23-39-401, <i>et seq.</i>	Complaint filed in federal court in the Eastern District of Arkansas. Case No. 4:12-cv-00495-KGB (E.D. Ark.).		Office of the Arkansas Attorney General	Aaron Sadler (501) 682-0517 aaron.sadler@arkansasag.gov

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<i>State of Arkansas ex rel. Dustin McDaniel, Attorney General v. Financial Ladder, Inc.; Brenda Helfenstine; and Antonio Helfenstine</i>	Civil case alleging violations of the Telemarketing Sales Rule; Arkansas Consumer Telephone Privacy Act, Ark. Code Ann. § 4-99-401, <i>et seq.</i> ; Arkansas Deceptive Trade Practices Act, Ark. Code Ann. § 4-88-101, <i>et seq.</i> ; and Arkansas Advance Fee Loan Brokerage Act, Ark. Code Ann. § 23-39-401, <i>et seq.</i>	Complaint filed in federal court in the Eastern District of Arkansas. Case No. 4:12-cv-00496-JMM (E.D. Ark.).		Office of the Arkansas Attorney General	Aaron Sadler (501) 682-0517 aaron.sadler@arkansasag.gov
<i>State of Arkansas ex rel. Dustin McDaniel, Attorney General v. Financial Management Partners, Inc.; Eric Pugh; and Betsy Valorose</i>	Civil case alleging violations of the Telemarketing Sales Rule; Arkansas Consumer Telephone Privacy Act, Ark. Code Ann. § 4-99-401, <i>et seq.</i> ; Arkansas Deceptive Trade Practices Act, Ark. Code Ann. § 4-88-101, <i>et seq.</i> ; and Arkansas Advance Fee Loan Brokerage Act, Ark. Code Ann. § 23-39-401, <i>et seq.</i>	Complaint filed in federal court in the Eastern District of Arkansas. Case No. 4:12-cv-00498-SWW (E.D. Ark.).		Office of the Arkansas Attorney General	Aaron Sadler (501) 682-0517 aaron.sadler@arkansasag.gov

MATTER NAME	TYPE OF ACTION	MATTER INFORMATION	STATUS	RESPONSIBLE AGENCY	PRESS CONTACT
<i>State of Arkansas ex rel. Dustin McDaniel, Attorney General v. Kenneth Sallies</i>	Civil case alleging violations of the Telemarketing Sales Rule; Arkansas Consumer Telephone Privacy Act, Ark. Code Ann. § 4-99-401, <i>et seq.</i> ; and Arkansas Deceptive Trade Practices Act, Ark. Code Ann. § 4-88-101, <i>et seq.</i>	Complaint filed in federal court in the Eastern District of Arkansas. Case No. 4:12-cv-00497-JLH (E.D. Ark.).		Office of the Arkansas Attorney General	Aaron Sadler (501) 682-0517 aaron.sadler@arkansasag.gov
<i>Card Services, a/k/a M&M Financial</i> 2311 Mercator Dr., Ste. A Orlando, FL 32807	Cease & Desist; Administrative Action; Criminal Arrest	Immediate Final Order to Cease & Desist issued to Card Services for unlicensed telemarketing; David Puckett arrested and charged with unlicensed telemarketing; Arlen R. McLeod, William H. Capps, Laura Cole, and Paul M. Scurlock a/k/a Patterson were arrested and charged with operating as unlicensed salespeople.	Criminal case pending.	Florida Department of Agriculture & Consumer Services, Office of Agricultural Law Enforcement	Sterling Ivey <i>Press Secretary</i> 10, Capitol Building 400 S. Monroe St. Tallahassee, FL 32399 (850) 488-3022
<i>Omega Debt, Inc.</i> 7217 E. Colonial Dr., Ste. 212 Orlando, FL 32807	Cease & Desist; Administrative Action; Criminal Arrest	Immediate Final Order to Cease & Desist issued to business for unlicensed telemarketing; Administrative Fine levied for \$11,000.00. Jessica Murphy was arrested and charged with unlicensed telemarketing.	Criminal case pending; administrative case pending a hearing.	Florida Department of Agriculture & Consumer Services, Office of Agricultural Law Enforcement	Sterling Ivey <i>Press Secretary</i> 10, Capitol Building 400 S. Monroe St. Tallahassee, FL 32399 (850) 488-3022

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<i>JMK Concepts, LLC</i> 6800 Center Street, Suite A Apopka, FL 32703	Criminal Arrest	An Immediate Final Order to Cease & Desist is pending for unlicensed telemarketing against the business; an administrative action seeking a \$53,000 fine is also pending for unlicensed telemarketing. Matthew B. Thomas and Kenneth Sallies were arrested and charged with unlicensed telemarketing; Authnel McPhie was arrested and charged with operating as an unlicensed salesperson.	Criminal case pending; administrative case pending.	Florida Department of Agriculture & Consumer Services, Office of Agricultural Law Enforcement	Sterling Ivey <i>Press Secretary</i> 10, Capitol Building 400 S. Monroe St. Tallahassee, FL 32399 (850) 488-3022
<i>Green Savers, LLC</i> 1124 Florida Central Parkway 2nd Floor Longwood, FL 32750	Assist in FTC Receivership; Criminal Arrest	While assisting the FTC in instituting a receivership, Vikash Jawalapersad, owner, was arrested for employing over 26 unlicensed salespeople. The business failed to license any salesperson on the floor.	Criminal case pending.	Florida Department of Agriculture & Consumer Services, Office of Agricultural Law Enforcement	Sterling Ivey <i>Press Secretary</i> 10, Capitol Building 400 S. Monroe St. Tallahassee, FL 32399 (850) 488-3022